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GREEN BANKING AWARENESS AND PERCEPTIONS : A STUDY WITH SPECIAL REFERENCE TO SELECTED COMMERCIAL BANKS OF THE UTTARA KANNADA DISTRICT IN KARNATAKA STATE

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CONTENTS

Sl. No	Particulars	Page Number
01	Introduction	01-02
02	Review Of Literature	02-14
03	Summary Of The Review Literature And Research Gap	15
04	Research Questions	16
05	Objectives Of The Study	16
06	Research Hypotheses	16
07	Research Methodology	17
08	Importance Of The Study	17-18
09	Scope Of The Study	18
10	Limitations Of The Study	18
11	Chapter Scheme	19-20
12	Conclusions	20
13	Bibilography	21-25

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1.0 INTRODUCTION:

In the globalised scenario of banking context, sustainable development is achieved through concept of banking in general and Green Banking in particular. Banking sector has been one of the significant economic agents fostering continuous economic growth and sustenance in the country. It has been noticed that banking sector has been playing a significant role in terms of qualitative and quantitative economic growth, thereby throwing a challenge in the economic development. It not only influences a speedy economic growth but also promotes environmentally sustainable and societally responsible investment.

It has become need of the hour for the Indian economy and the banking sector to provide environmentally responsible investment for the Citizen's and it has a long way to ensure that the industries 'Go Green' in accordance with priority of lending made by the banks . In this context the term 'Green Banking' signifies an effort made by the banking sector in general to make the industries 'Go Green' in the process of sustaining a natural environment which is jointly as well as mutually advantageous to the banks, industry and economy. The recent concept of 'Green Banking' is also ensures a speedy growth of industries and facilitate improvement in asset quality maintained by the banks.

Various upcoming projects in the financial sector are completely dependent on banking infrastructure. Therefore, it is very important for the banks to conduct environmental evaluation of the projects before financing. In this connection various rules and regulations for maintenance of environmental management by the banks include resource conservation, control of toxic substances and other regulatory methods. Various agencies and International consortiums have been advocating standardized strategies for project evaluation. In the recent days ISO 14000 has been

very instrumental and rigorous in providing comprehensive guidelines for incorporating environmental protection and pollution prevention objectives, in order to make Green Banking meaningfull. At the same time since the banking is totally customer oriented it has to primarily focus on its employees, associates and general public in its endeavors to keep and sustain the 'Green Banking' concept.

In this pursuit the banks have to recognize and take into account various views and levels of perception of the variety of the customers that they are maintaining. In this respect the available literature has been studied by the research scholar from various sources like reports, journals, Magazines and e-materials. The available literature concerning the subject area however throws light on recent trends, initiatives and efforts taken up by the banks in general. However, it has been observed that there is a considerable gap between these studies in the context of individual awareness and perception about green banking concept and its significance in the modern scenario. Hence an effort is being undertaken to study the research gap between the awareness and perception among the employees, associates and general public in respect of 'Green Banking'.

1.1 REVIEW OF LITERATURE:

Green Banking being a recently conceptualized branch of knowledge, in the year 2009 is yet to take it's blossom in the context of banking and economy at global level. Being a new concept envisaged recently scanty literature is available in the present field. However, an earnest effort has been made to collect literature from various sources which highlight contextual studies directly or indirectly in research of Green Banking and its awareness and perceptions among the employees, associates and general public.

The literature review is classified and presented under the following two main headings: (1) Studies outside India and (2) Studies in India.

1.1.1 STUDIES OUTSIDE INDIA:

- Jeucken (2001) compared 3 world regions Europe, North America and Oceania for the period 1998-2000 on the basis of environmental and annual

reports of banks and analyzed some important differences between regions, countries, and banks with regard to sustainable banking. The results showed that a defensive position towards the environmental issue was adopted by 53% of the banks and a large number of banks were unaware of the role that they could play for sustainable development.

- Suganthi et.al., (2001) conducted the review of Malaysian banking sites and revealed that all domestic banks were having a web presence. Only of the ten major banks had transactional sites. The remaining sites were at informational level. There are various psychological and behavioral issues such as trust, security of Internet transaction, reluctance to change and preference for human interface which appear to impede the growth of Internet banking.

- Corrocher (2002) investigated the determinants of the Internet technology adoption for the provision of banking services in the Italian context and also studied the relationship between the internet banking and the traditional banking activity, in order to understand if these two system of Financial services delivery are perceived as substitutes or complements by the banks.

- Devlin and Young (2003) reported factors such as convenience, flexibility, security concern, complexity and responsiveness being associated with a higher propensity to use internet banking.

- Matisoff and Chan (2008) in their research paper "Environmental policies and Practice in China's Banking Sector" they concluded that Chinese banks still lag behind their international peers when it comes to developing comprehensive environmental and social management systems.

- Amirul Afif Muhamat et.al., (2010) in their research paper "The Development of Ethical Banking Concept Amongst the Malaysian Islamic Banks" have set up that "Ethical banking is a concept that is gradually receiving attention and acceptance from the depositors and investors who are not only searching for a place to save and invest their money safely, but also a place where their money will be channeled to productive activities which are free from elements

that contribute to the deterioration towards standard of living and environmental aspects."

- Atiur Rahman (2010) in his paper focused on the technology driven, innovative, environment and low cost banking approach, qualitative change in banking, preparation of monetary policy, application of advanced banking technology, and use of Information and Communication Technology (ICT) to extend financial services to the door step of common people.

- Weber and Remer (2011) described Social Banking as a way of value-driven banking that has a positive social and ecological impact at its heart, as well as its own economic sustainability. These banks attract the interest of clients looking for safe and sensible ways to deposit their money and the conventional banks also embark on the potential of a more socially oriented approach towards banking.

- Mihaela et.al., (2012) in their article "Green Banking In Romania" they found that the results obtained, which illustrate the existing situation, are not so encouraging. The reasons could be: the lack of transparency, the lack of regulation, the lack of infrastructure, the unavailability of natural resources, the low interest regarding sustainability, some managers still consider that these initiatives reduce profit. They finally concluded that companies are not transparent and does not accord to much importance to sustainability issues.

- Islam and Das (2013) in their paper "Green Banking practices in Bangladesh" highlighted the mobile banking, online banking, green financing and guidelines for green banking practices as well as green banking unit. According to them the concept of green banking is relatively new in Bangladesh and yet to get momentum but in the developing countries its passing through a mature stage. Their study concluded that green banking practices in Bangladesh is not satisfactory at all. Therefore it is need to be fully aware.

- Jarin Asma et.al., (2014) described Environment issues compel the financial institution especially banking business to conduct in such areas in such a manner that helps the overall reduction of external carbon emission and internal carbon footprint. Based on these ideologies, they studied the greening strategies for eco-banking and formed a theoretical model . These model incorporate into three content -green indoor, green process and green outdoor based on potentialities where the factors within the green functions focused low cost and differentiation to ensure competitive advantage.

- Lalon Mozib(2015) in his paper "Green Banking: Going Green" gave an overview of green banking practices of the banking institution of Bangladesh. This study focus on the process of adopting green banking policy, environmental issues and in house activity. In his study he suggested that green banking is now not only limited to awareness but also in practice.

- Trang Van Thi Do (2016) In his article he gave the concept of green credit. He studied the experiences of green credit development in some countries in over the world such as China, Korea, Bangladesh, and Germany. Based on his other country experiences he gave several recommendations and suggests lessons to Vietnam. He especially stressed that there is a emergency in raising awareness of consumers about using environmentally friendly products.

1.1.2 STUDIES IN INDIA:

- Sahoo and Nayak (2008) present the status of green banking in India. They explore the importance of Green banking, sites international experiences and highlights important lessons for sustainable banking and development in India. The researchers find that there has not been much initiatives by banks in India and thus policy measures are needed to promote Green banking in India.

- Bihari Suresh Chandra (2010) in his research article analyzed the social responsibility of banking sector. He concluded that the role of banks in controlling the environmental damage is extremely important. As per relatively indirect nature of their environmental and social impacts, banks need to examine the effects of their lending and investment decisions.

- Velan Sakthi(2011) research explored the problems of e-banking adoption in India from Bankers perspective and Clients perspective. His study also provided an overview of the issues resulting from the development of e-banking, to described the current state of e-banking in India. Also, various psychological and behavioral issues such as trust, security of internet transactions, reluctance to change, various level of satisfaction such as service oriented, technology oriented, technology oriented etc, expectations of the clients and bankers regarding e-banking technology and preference for human interface which appear to impede the growth of e-banking with special reference to commercial banks operating in India.

- Dharwal et.al., (2011) in research article on "Green Banking: An Innovative initiative for Sustainable Development" concluded that Indian banks need to be made fully aware of the environmental and social guidelines to which banks worldwide are agreeing to. As far as green banking is concerned, Indian banks are far behind their counterparts from developed countries.

- Biswas (2011) in research article on "Sustainable Green Banking Approach: The need of the the hour" concluded that none of the Indian banks have adopted Equator principle and there is a lack of awareness of Indian Equator principles. In his study he also mentioned that the lack of interest on the issue among the Indian consumers is for the failure of banks to declare their commitment to environmentally and socially responsible business.

- Goyal and Joshi (2011) highlighted social and ethical issues such as social banking, ethical banking, green banking, global banking, rural banking and agri-banking etc. which facilitate the achievement of sustainable development of banking and finance. They concluded that Banks can act as a socially and

ethically oriented organization by disbursement of loans only to those organizations, which have environmental concerns.

- Alice Mani (2011) indicated that as Socially Responsible Corporate Citizens (SRCC), banks have a major role and responsibility in enhancement of governmental efforts towards substantial reduction in carbon emission. Banks can practices and initiatives of Green Banking for sustainable development.

- Bahl (2012) conducted an empirical study "Green Banking- The new Strategic Imperative" on public sector banks and collected manager's views on green banking financial products, carbon footprint reduction by paperless banking, carbon footprint reduction by energy consciousness, carbon footprint reduction by using mass transportation system, carbon footprint reduction by green building and social responsibility services. In her study she used Garrett's ranking technique is used to analyze the most significant strategies in respect of Green Banking .The study found that if the goal is to attain sustainable development this can be achieved only through creating awareness and imparting education.

- Rajesh and Dileep (2012) in their research article on 'Role of banks in sustainable economic development through green banking' highlighted the banking sector plays a critical role in economic development and they are well equipped to undertake green banking activities. Since banks are one of the important professional institution that interact with the masses, they are able to adopt green activities within their organization and influence their customer to come about the environment.

- Nanda, Sibabrata and Bihari, Suresh Chandra (2012), in their empirical study on "Profitability in Banks of India: An Impact study of Implementation of Green Banking" tested the relationship between the implementation of green banking along with two other variables, net income and expenses, and the profitability in India using a fast data panel regression. The result of the study reveled significant relationship between net income and expenses with

profitability, whereas no significant relationship between the implementation of green banking and profitability was proven.

- Bhardwaj and Malhotra (2013) in their study they mentioned various models of green banking practices adopted by Indian companies to grow. Their research methodology is based on case study method. They founded that the banks which are adopting the green banking practices influence the performance of the organization.

- Yadav and Pathak (2013) studied the Green Banking approaches opted by private and public bank for environment sustainability. Using case study approach they found that Indian banks have understood the relevance of taking positive steps towards the environment. Moreover results of the study conducted revealed that public sector banks have taken more initiatives as compared private sector with exception of ICICI bank. In private sector only ICICI bank's approach is a sustainable approach.

- Meena Ravi (2013) described green banking business conducted in selected area and manner that helps overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, bank should finance the green technology and pollution reducing project. In this research article he concluded that the survival of the banking industry is inversely proportional to the level of global warming. Therefore, for the sustainable banking, Indian bank should adopt green banking as a business model without any further delay.

- George(2013) attempted to study the customer centric internet banking in India was a holistic study from the point of view of internet banking users' to understand their perceptions on varied aspects on the use of internet banking. The researcher addressed the research questions raised at the beginning of the study and also validated an extended TAM model. The researcher findings of the study lead to the conclusion that customers are enlightened on various internet banking services, security features adopted by banks and they take high precautions for safe banking over internet.

- Jha and Bhome (2013) attempted to study the green banking trends in India, the world has been seen much focus on economic progress and mankind and has made a giant step in its journey through time. The researcher analysed his study by using percentage technique. Finally his study accepted that the green banking initiative will lead to better global environment .

- Green Jones (2013) aimed to understand the customer relationship management in commercial banks. His study focused on the aspects of customer relationship management in commercial banks based on the views of employees of commercial banks and the various outcomes of customer relationship practices in commercial banks based on customer's view. This study concluded customer relationship management development and implementation in private sector banks are better than in public sector banks.

- Rajput et.al., (2013) presented the status of Indian banks in respect of green banking adoption, awareness, drivers, challenges and gaps. Researchers gave clear cut about green banking is like a normal bank , which considers all the social and environmental / Ecological factors with an aim to protect and conserve the natural resources of the environment. It is also called as an Ethical bank or Sustainable bank.

- Khawaspatil, S.G. and More, R.P. (2013) in their research article concluded that in-spite of a lot of opportunity in green banking and RBI notifications, Indian banks are far behind in implementation of green banking. Only few banks have initiated in this regard.

- Jinwal Ashvinbhai Arunkumar (2013) In his research paper he explored the importance of Green Banking, sites international experiences and highlighted important lessons for sustainable banking and development in India.

- Rajput, Arora et.al., (2013) their study is based on empirical research . They found that the association of environmental performance and financial performance by using data panel regression method, taking financial variables like net income,

expenses with profitability and variables of green banking exhibiting environmental performance. They found that there is no significant relationship existing between environmental performance and financial performance.

- Kandavel. D (2013) in his study he mentioned that the banks should play a pro-active role to take environmental and ecological aspects as part of their lending principle which would force industries to go for mandated investment for environmental management, use of appropriate technologies and management systems. As green bank has rapidly expanded its operations, the challenge for its leadership has been on managing this growth successfully and prudently.

- Sharma, K Sarika et.al., (2014) attempted to study the impact of gender on green banking initiatives taken by public and private sector banks. Whether they face any technical procedural problems as well as administrative problems .In their study they used SPSS technique as a statistical method .The researchers mentioned that green banking is still a major issue and can take an important for development of our country.

- Sharma, Gopal et.al., (2014) attempted to study the level of consumer awareness of Green Banking initiative in India with special reference to Mumbai. They found that surprisingly even those people who are using online facilities provided by their banks nearly three fourth of them are unaware of the term Green Banking. They also found that among those who are aware of Green Banking term consider it mainly related to online bill payment and cash deposit system. Other Green Banking aspects like Green CDs , solar powered ATM, bonds for environment protection are among few of which consumers are not aware of.

- Jaggi (2014) studied the initiative by SBI and ICICI on Green Banking. SBI has introduced a Green Channel Counter, no queue banking, enhanced

commitment towards achieving carbon neutrality, online money transfer, wind farms. Green Products and Services initiative of ICICI Bank includes instabanking (anytime, anywhere), vehicle finance and home finance.

- Sudhalaksmi and Chinnadorai (2014) in their study they tried to find out the ways to Go Green through 'Green Banking'. Their paper also highlighted the major benefits, confronting challenges, strategic aspects of Green Banking . The study further found that there has not been much initiative in this regard by the banks in India, though they play an active role in India's emerging economy.

- Ritu (2014) in her study entitled " Green Banking : Opportunities and Challenges" , raised some challenges related to adoption of Green Banking, they were Diversification problems, Start Up face, Higher Operating cost, Reputational Risk and Credit Risk. Further she suggested for awareness of Green Banking can be Communicate through press, Construct websites and spread the news ,Impart education through E-learning programmers ,Making green banking as part of annual environment reports ,Training and development of relevant skills among bank employees ,Banks may formulate innovative financial solutions to incorporate environmental perspective and Banks can introduce green funds for customers who would like to invest in environment friendly projects.

- Chaurasia Kumar Ashis (2014) in his study he concluded that the banking and financial sector should be made to work for sustainable development. As far as green banking in concerned, Indian banks are running behind time and it is the need of the hour to think it seriously for the sustainable growth of the nation.

- Nath, Nayak et.al., (2014) attempted to study the green rating standard given by RBI, the World Bank's environmental and social norms and the initiative taken by bank in adopting green practices. They also listed strategies for adopting Green Banking. Green Rating Standard was known as Green Coin Rating. Under this banks are evaluated on the basis of carbon emissions and amount of recycling activities. World Bank has formed environmental and social norms for financial institution. These norms provide ways to reduce environmental impact.

- Sudhalakshmi and Chinnadorai (2014) presented the status of Indian Banks in respect of Green Banking and state that though goes green mantra is essential for emerging economies like India but significant efforts have not been taken. Banks are required to include their green aspect in the lending principle. Every step taken today will mean a better global environment in future. So a policy measure to promote Green Banking is needed in India. Indian banks are running behind time in adoption of this green phenomenon. Serious steps are required to be taken in this regard.

- Sahitya et.al., (2014) attempted to understand and appreciate the importance of green initiatives for the attainment of goals of sustainable banking and determine the various attempts that had been made by the top public and private sector banks in India. This had been fully supported by technology in terms of electronic fund transfers, ATMs, internet and mobile banking. Banks are in search of alternative energy sources for running facilities like ATM's etc.

- Chakrabarti (2014) studied that Green Banking is a component of global initiatives by a group of stakeholders to save environment. It referred to the banking business conducted in selected area and techniques that helps the overall reduction of carbon emission and internal carbon footprint. However, The concept of environmental protection through green products and services is new to developing countries like India.

- Uravashi Sahitya et.al.,(2014) they attempted to understand and appreciate the importance of green initiatives for the attainment of goals of sustainable banking and determine the various attempts that was been made by the top public and private sector banks in India.

- Ch Sreesha (2014) mentioned that The Reserve Bank of India offer guidelines for greening banking in two levels that is first one Greening products, processes, services and strategies and Second one Greening Infrastructure.

Finally From the study, it was concluded that public sector banks have taken more green banking initiatives as compared to private sector banks.

- M.Ragupathi and Sujatha.S (2015) in their study the green banking initiative of commercial bank in India. In their research they conducted green banking can benefit the environment either by reducing the carbon footprint of the consumers or banks. They also found out the ways to Go Green through 'Green Banking'.

- Tara et.al., (2015) in their study the environment management by SBI and ICICI on green banking . In their paper they highlighted stages ,initiatives , benefits , and future of green banking in Indian context. This paper also gave various laws and guidance for environmental conservation and sustainability and green banking.

- Singh Yadwinder (2015) in his paper "Environmental management through Green Banking: a study of commercial banks in India" Stated that banking activities are not physically related to environment, but the external impact of their customer activities substantial. In his paper he categorized the green banking through three phases. Moreover he concluded that green banks are at start-up mode in India.

- Garg Shruti (2015) analysed that green banking is really a good way for people to be more aware about global warming and will contribute a lot to the environment and make this earth a better place to live for future generations. She was mentioned that internet banking, mobile banking, green channel counters, kiosk banking, credit card, debit card, etc were integral part of the Green Banking, She Finally concluded that in India, the concept of green banking is catching up and banks are actively looking for ways to portray themselves as a Green Bank.

- Narang Deepti (2015) in her article she concluded that Green banking was start up mode in India. Hence training and development of relevant skills within bank employees are important to speed up the reforms.

- Ahuja Neyati(2015) highlighted "Go Green" mantra has become relevant in each and every aspect of business. There was a wave of change with all business activities to not only focus on profit but also on people and planet. Her study highlighted lack of consumer awareness and education as a major obstacle for green banking. Public sector banks are keener in adopting green practices as compared to private banks. She finally concluded that proper training and educational programs by banks for the green initiatives will actually make Green Banking a success.

- Miyagamwala Gulshan (2015) In His Titled "Green Banking: An Initiative For Sustainable Economic And Environmental Development", stated that Green banking comprised of four basic high tech- e-payment options and a host of discount services, they were E-Payroll, E-Payment Cards, E-Wallet , E-ARN. These four - e-payment which yield significant savings, convenience, efficiency and other benefits business, payees clients. Finally he concluded that to sustain the development of the Indian economy, bank and financial institution is to work more hard as compare to big foreign banks.

- Mahesh et.al., (2016), in their research article they proved that green banking is a new trend in banking sector .They tried to find out the ways to Go Green through 'Green Banking'.

- Amin Ashitha (2016), made research to understand the banks should changed their routine operations through the adoption of paperless banking, online banking, mobile banking, mass transportation system, green cards made up of recycled plastic and efficient use of resources. She founded that in India Green

bank was start up mode, therefore it need to be provide more awareness among bank employees, associates and general public.

1.2 SUMMARY OF THE REVIEW LITERATURE AND RESEARCH GAP:

An analysis of review literature reveals that a few studies have been conducted on Green Banking by various researchers with regard to Green Banking Initiatives , Green Banking Practices In Indian Banks, Green Banking Technology, Green Banking through Green Lending, Recent Trends In Indian Banking-Green Banking Initiative In India, Green Banking: Going Green, Green Banking-Towards socially responsible banking in India, Social Banks and the Future of Sustainable Finance, Green Banking Practices In Indian Banks and so on. However the above study emphasises the need for such studies from the point of view of above mentioned context.

Meanwhile, Green Banking with special reference to awareness and perceptions of the stake holders seem to be totally unresearched area despite its significance in the economy. It is also found that the various directives and regulatory bodies have not given much stress to awareness and perception with regard to the subject. Policies and formal framework have not been based on awareness and perception of the stakeholders. Further it is also evident that training and development of relevant skills have not been done in a serious way to facilitate better understanding of their awareness. It is also found that the relevant awareness programmes with regard to concept of Green Banking have not been initiated by the concerned authorities or banking institutions. In general formal information sharing and dissemination platforms have not been defined and worked out.

In this backdrop the apex authority in banking namely Reserve Bank of India in consultation with experts and researcher may think of some constructive and

productive policy to be established as comprehensive and sustainable practices to realize the role and significance of Green banking in India.

1.3 RESEARCH QUESTIONS:

- What are the Green Banking Products available to the bank employees, associates and general public?
- How green banking developments Influence on banking sector?
- What are the steps necessary to adopt Green Banking?

1.4 OBJECTIVES OF THE STUDY:

- To know the Green Banking products and services, developments and measures offered by the Commercial banks;
- To check the pre and post green banking impact, awareness and perceptions of Green Banking among bank employees, associates and general public;
- To identify the reasons and problems for the limited use of Green Banking in commercial banks;
- To suggest the measures to better implementation of Green Banking in commercial banks;
- To propose a proper model for Green Banking implementation in commercial banks;

1.5 HYPOTHESES:

The hypotheses formulated and tested in accordance with the research objectives were the following.

H01: There is no significant difference in the awareness of green banking among employees, associates and general public.

H02: There is no significant difference in the perception about green banking among employees, associates and general public.

H03: The use of Green banking do not differ significantly across different sectors, usage groups and levels of computer knowledge.

H04: Problems encountered during Green Banking service delivery have no significant effect on customers.

1.6 RESEARCH METHODOLOGY:

The present study is descriptive in nature. The thesis will be developed mainly by depending upon primary as well as secondary data. The primary data was collected from the study conducted through personal interviews and questionnaires. The study examines major aspects concerned with the Green Banking through Specially structured questionnaires and interviews with employees, associates of well established banks and general public have been used for survey purpose. However secondary sources of data such as books, periodicals and reports will be referred for the purpose of understanding the basic concepts and reviewing literature pertaining to the current field of study. The stratified random sampling method will be used. SPSS and AMOSA techniques will be used as statistical analysis tool. To check the awareness and perceptions of Green Banking among bank employees, associates and general public by using chi square , t test and others.

1.7 IMPORTANCE OF THE STUDY:

As started earlier the concept of Green Banking, though a new terminology has to have a wider publicity and implementation awareness among both banking institution and its stockholders. In the globalized scenario of modern banking and commerce there is a wide opportunity of growth for the Green Banking concept. Keeping in view the wide spread rural poverty, there is a need to economic and environmental condition to the advantage of the society so that social structure can be built up.

Hitherto focused banking activaty only on provision of credit needs to be diverted towards preservation of a clean and healthy environment to boost a speedy economic growth in the country. A proper awareness and implementation of Green Banking would certainly increase the enterprise value and reduce the loss ratio as higher

quality credit portfolio of banks results in higher earnings. Therefore the banks have to motivate environmentally responsible investments and prudent lending to the society. They can even think of priority to the firms who are going Green while sanctioning loans and advances. The concept of Green Banking will be certainly of a mutual benefit to the banks, industry and economy.

In this background the proposed study will highlight a complete understanding of awareness and perception about the Green Banking concept linked to economic development.

1.8 SCOPE OF THE STUDY :

Uttara Kannada District is one of the biggest districts of our State with abundant natural resources. The district has varied geographical features with thick forest, perennial rivers and abundant flora and fauna and a long coastal line of about 140 KM in length. It is surrounded by Belgaum District and State of Goa in the North, by Dharwar District in the East, by Shimoga and Udupi Districts in the South. Arabian Sea forms the West border. In its 10.25 lakh hectares of total land, of which 8.28 hectares is Forest land. And only about 1.2 lakh hectares of land (roughly about 10%) is under agriculture / horticulture. The District consists of 11 Talukas viz. Karwar, Ankola, Kumta, Honnavar, Bhatkal, Sirsi, Siddapur, Yellapur, Mundgod, Haliyal, Supa(Joida).

The scope of the study is restricted to Green banking services provided by selected Scheduled Commercial Banks in Uttara Kannada District. The rationale for selecting the Uttara Kannada District is the existence of a well organized and large network of banks.

1.9 LIMITATIONS OF THE STUDY:

- The sample taken for the purpose of study comprises only selected commercial banks operating in Uttara Kannada District.
- Only important products and services of green banking were studied.
- This study focuses on awareness and perception of green banking among Limited bank employees, associates and general public.

- Since the study is based on perception of the bank employees there could be a major difference in the views and perception of respondent.

1.10 CHAPTER SCHEME:

The study will be co-ordinated in six chapters

- **Chapter-1 Introduction**

  Which contains a description about the problem under study, importance and scope of the study, the objectives , hypotheses formulated and the methodology of data collection.

- **Chapter-2 Review of Literature**

  It contains a detailed review of prior studies in the area of Green Banking and other related areas conducted both in India and abroad for the purpose of identifying the research gap and to develop a theoretical framework for the study.

- **Chapter-3 Conceptual Frame Work**

  It provides an concept of Green Banking, impact of Green Banking, Green Banking developments in banking sector and Green Banking products and services offered by the Commercial banks in the Uttara Kannada District .

- **Chapter-4 Data Analysis**

  It is to anaylse the data through statistical tools that is SPSS and AMOSA technique will be used . To check the awareness and perceptions of Green Banking among bank employees, associates and general public Chi square, T test and others will be used.

- **Chapter-5 Findings of the Survey**

  It provides reasons and problems for the limited use of Green Banking in commercial banks on the basis of analysis of data.

- **Chapter-6 Summary, Suggestions and Conclusions**

  It carries a summary of study and the measures to better implementation of Green Banking in commercial banks. The chapter also contains the areas for further research which may immensely contribute to both theory and practice of Green Banking.

1.11 CONCLUSIONS:

Green is the word now. There is an increase in awareness regarding protecting and conserving the environment. Green Banking is an emerging concept here. It integrates management of environment with banking activities and aims at reducing carbon footprints. Banks are also corporate citizens who have the responsibility towards the society in which they exist. Green Banking is a key issue concerning the development of the nation. With globalization and increasing competition moving towards the Green Banking provides competitive advantage.

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